

## ABSTRACT

A method and system that incentivizes an employee to forego coverage under one or more health care plans maintained by the employee's employer (the "Sponsoring Employer"). According to the method and system, an employee eligible for health care coverage under another plan or plans not sponsored by the Sponsoring Employer is given the option to elect between coverage under (a) a reimbursement account or plan maintained by the Sponsoring Employer that covers eligible health care expenses not covered under such other plan or plans (including, but not necessarily limited to, deductibles, coinsurance and co-payments) and (b) the Sponsoring Employer's other health care plan or plans. The reimbursement account or plan is offered as an inducement to the employee to waive coverage under some or all of the Sponsoring Employer's other health care plan or plans and elect coverage under such other plan or plans not sponsored by the Sponsoring Employer, which is most typically a plan sponsored by the employer of the employee's spouse.